

In re:  
Michelle T Simmons  
Debtor

Case No. 19-14692-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Dec 20, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:**

Recip ID	Recipient Name and Address
db	+ Michelle T Simmons, 206 Overlook Road, Philadelphia, PA 19128-4522

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecedi@recoverycorp.com	Dec 21 2022 00:14:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Lease Trust bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Lease Trust kebeck@bersteinlaw.com jbluemle@bersteinlaw.com

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MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javardianlaw.com,  
coleen@javardianlaw.com;chris.cummins@javardianlaw.com;angie.harrigan@javardianlaw.com

NATALIE M. MCGHEE

on behalf of Creditor Toyota Lease Trust nmcghee@becket-lee.com

STEPHEN MATTHEW DUNNE

on behalf of Debtor Michelle T Simmons bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 7

LAW OFFICE OF GREGORY JAVARDIAN, LLC

By Mary F. Kennedy, Esquire

Attorney I.D. # 77149

1310 Industrial Blvd.

1<sup>st</sup> Floor, Suite 101

Southampton, PA 18966

(215) 942-9690

Attorney for Citizens Bank, N.A. f/k/a RBS Citizens, N.A.

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michelle T. Simmons

a/k/a Michelle T. Knox

Debtor(s)

Chapter 13 Proceeding

19-14692 MDC

**STIPULATION BY AND BETWEEN MICHELLE T. SIMMONS A/K/A  
MICHELLE T. KNOX AND CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A.**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee, Citizens Bank, N.A. f/k/a RBS Citizens, N.A. ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor's real estate known as at 206 Overlook Road Philadelphia PA, 19128.

2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, Citizens Bank, N.A. f/k/a RBS Citizens, N.A., agree to the following:

(a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$1,266.06 per month. The monthly payment is

subject to change in accordance with the terms of the Note and  
Mortgage.

(b) Debtor(s) acknowledge that debtor(s) is currently due for the following  
amounts post-petition:

11/1/2022 Payment	\$1,049.93
12/1/2022 Payment	\$1,266.06
Funds in suspense	-\$216.13
Motion for Relief Attorney Fees & Costs	\$1,238.00
TOTAL	\$3,337.86

(c) Commencing with the January 1, 2023 payment the Debtor(s) shall  
resume and shall continue to make all regular monthly post petition  
mortgage payments when they are due in accordance with said Note  
and Mortgage.

(d) Beginning January 1, 2023 and continuing monthly through June 1,  
2023, in addition to Debtor(s) regular monthly post-petition mortgage  
payment Debtor(s) shall pay to Citizens Bank, N.A. f/k/a RBS  
Citizens, N.A. its successors and/or assigns the sum of \$556.31. This  
payment shall be applied towards the arrears shown in paragraph 2(b)  
above.

(e) All payments from Debtor(s) to Citizens Bank, N.A. f/k/a RBS  
Citizens, N.A. its successors and/or assigns shall be in the form of  
certified funds or Trustee checks if conduit payments.

(f) The provisions of the Stipulation do not constitute a waiver by Movant  
of its right to seek reimbursement of any amounts not included in this

Stipulation, including fees and costs, due under the terms of the  
mortgage and applicable law.

(g) The Debtor(s) shall timely tender all payments and comply with all  
conditions in accordance with this Stipulation. If such payments or  
conditions are not timely made, Movant may provide the Debtor(s)  
and their counsel with fifteen (15) days written notice of default. If the  
default is not cured within the fifteen (15) day period, Movant may  
certify the default to this Court and an Order shall be entered granting  
Citizens Bank, N.A. f/k/a RBS Citizens, N.A. its successors and/or  
assigns relief from the automatic stay without further notice and  
hearing.

(h) Should Citizens Bank, N.A. f/k/a RBS Citizens, N.A. its successors  
and/or assigns be granted relief from the stay after filing a  
Certification of Default in accordance with paragraph 2(g) above, the  
parties agree that the said relief order shall include the following  
language: "bankruptcy Rule 4001(a)(3) is not applicable and Movant  
is allowed to immediately proceed with foreclosure and all other relief  
available under the Non Bankruptcy law."

(i) Should Citizens Bank, N.A. f/k/a RBS Citizens, N.A. its successors  
and/or assigns be granted relief from the stay after filing a  
Certification of Default in accordance with paragraph 2(g) above, the  
parties agree that the said relief order shall include the following  
language: "Federal Rule of Bankruptcy Procedure 3002.1 is no longer

applicable to Citizens Bank, N.A. f/k/a RBS Citizens N.A. and/or its successors and assigns.

(j) The parties agree that a facsimile may be submitted to the Court as if it were an original.

**STIPULATED AND AGREED TO BY:**

/s/ Stephen Matthew Dunne Date: December 14, 2022  
Stephen Matthew Dunne, Esquire  
Attorney for Debtor, Michelle T. Simmons a/k/a Michelle T. Knox

/s/ Mary F. Kennedy Date: December 15, 2022  
Mary F. Kennedy, Esquire  
Attorney for Citizens Bank, N.A. f/k/a RBS Citizens, N.A.

### No Objection

/s/ LeeAne O. Huggins

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Kenneth E. West, Esquire  
Trustee

Date: December 19, 2022

On this 20th day of December 2022, approved by the Court.

MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE